



Human Services Committee Public Hearing

Tuesday, February 28, 2023

Connecticut Association of Health Plans

Cautionary Testimony Regarding

H.B. 6617 An Act Promoting Equity in Coverage for Fertility Health Care.

The Connecticut Association of Health Plans urges caution regarding passage of H.B. 6617 which broadly expands insurance coverage for fertility services under state law. The Affordable Care Act (ACA) anticipated the continued passage of new mandates and therefore required states to absorb the cost of any new mandates passed after 2011 as described by the Office of Legislative Research below:

The Affordable Care Act (P.L. 111-148) allows a state to require health plans sold through its exchange to offer benefits beyond those already included in its "essential health benefits," but the act requires the state to defray the cost of these additional benefits. The requirement applies to mandates enacted after December 31, 2011. As a result, the state would be required to pay the insurance carrier or enrollee to defray the cost of any new benefits mandated after this date.

The Association does not oppose the new definition of "fertility patient," and appreciates that the bill is laudable in intent, however, the legislature should be aware of the fiscal implications if a decision is made to move forward with the bill. Whether H.B. 6617 constitutes a new mandate as described above, or just an expansion of a current mandate, remains to be determined. But, expansions in the lifetime limits and maximums proposed under the bill, including the increase from three to six intrauterine insemination cycles and requiring coverage for preservation services, will undoubtedly have a financial impact on premiums.

We urge caution with regard to H.B. 6617. Thank you for your consideration.